

Fill in this information to identify your case:

Debtor 1 **Charles Norton**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF MASSACHUSETTS**

Case number **25-11271**
(if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:
**2 Benjamin Place
Brookline, MA 02446**

Dates Debtor 1
lived there
From-To:
**december 2024
to april 2025**

Debtor 2 Prior Address:
☐ Same as Debtor 1

Dates Debtor 2
lived there
☐ Same as Debtor 1
From-To:

**157 Center Street
Dover, MA**

From-To:
**june 2017 to
november 2024**

☐ Same as Debtor 1

☐ Same as Debtor 1
From-To:

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

Debtor 1

Sources of income
Check all that apply.

Gross income
(before deductions and
exclusions)

Debtor 2

Sources of income
Check all that apply.

Gross income
(before deductions
and exclusions)

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	Debtor 1		Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
			Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$644,062.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For last calendar year: (January 1 to December 31, 2024)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$1,540,061.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2023)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$646,152.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$8,575* or more?

☐ No. Go to line 7.

☒ Yes List below each creditor to whom you paid a total of \$8,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Member First Mortgage 616 44th Street SE Suite 100 Grand Rapids, MI 49548	4/15/2025	\$13,951.12	\$0.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
Ferrari Financial 250 Sullivan Avenue Englewood Cliffs, NJ 07632	3/24/2025	\$5,486.00	\$0.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
Credit One Bank PO Box 60500 City of Industry, CA 91716	3/31/2025	\$1,101.29	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
American Express P.O. Box 1270 Newark, NJ 07101	4/1/2025	\$7,500.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
American Express P.O. Box 1270 Newark, NJ 07101	4/4/2025	\$2,000.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
Members First Mortgage 616 44th St SE Suite 100 Grand Rapids, MI 49548	4/15/25	\$7,669.86	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
Ferrari Financial 250 Sylvan Ave Englewood Cliffs, NJ 07632	4/17/25	\$5,437.26	\$0.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__

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Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Capital One PO Box 105474 Atlanta, GA 30348-5474	4/18/25	\$3,000.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___
Ferrari Financial 250 Sylvan Ave Englewood Cliffs, NJ 07632	4/23/25	\$5,486.00	\$0.00	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___
American Express P.O. Box 1270 Newark, NJ 07101	5/7/25	\$6,915.51	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___
Capital One PO Box 105474 Atlanta, GA 30348-5474	5/16/25	\$3,000.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___
Amex PO Box 1270 Newark, NJ 07101-1270	5/19/25	\$12,000.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___
Capital One PO Box 105474 Atlanta, GA 30348-5474	5/22/25	\$7,000.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___
CBRE Valuation 2221 RoseCrans Ave Suite 100 El Segundo, CA 90245	5/9/25	\$23,400.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other___

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7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☐ No☒ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Siden & Associates 20 Park Plaza Suite 403 Boston, MA 02116		\$10,000.00	\$0.00	wifes legal counsel

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Cornerstone Bank v. Charles F. Norton JR. et al. 2585CV00621C	Collection	Massachusetts Trial Court One Ashburton Place Boston, MA 02108	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Lauring Enterprices, LLC v. Southbridge Conference Investors, LLC 2585CV00750	Collection	Trial Court of Massachusetts Worcester County Superior Court 225 Main Street Worcester, MA 01608	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Comprehensive Merchant Capital Plaintiff v. Southwest Associates LLC et al Charles Norton Defendant E2025013966	Loan Guarantee	Supreme Court of the State of NY - Morroe County 60 Centre Street New York, NY 10017	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Purple Tree Plantif v. Franklin Realty Advisors et al., Charles Norton FST-CV-25-6073464-S	Loan Guarentee	Superior Court Judical District of Stamford Norfolk	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

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Case title Case number	Nature of the case	Court or agency	Status of the case
Lauring Enterprises LLC and DMC Loring LLC Plaintiff v. Southbridge Conference Investors ILLC and Charles Norton Plaintiff 2585-CV-00750	Investment guarantee and transfer of events	Superior Court of Massachusetts Worcester, MA	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Lauring Construction Co. Inc Plaintiff v. Franklin Realty Advisors LLC et al 2585-CV-00650	Payment on construction contract	Superior Court Worcester, MA	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
On Hold			
Cornerstone Bank Plaintiff v. Charles Norton et al Defendant 258CV006210	Loan guarantee and conveyance of residence	Supreme Court Worcester, MA	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
On Hold			
Jane E. Dempsey-Norton Plaintiff v. Charles F. Norton Defendant 23 D 0541 DR	Divorce	MA Norfolk Probate and Family Court	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Smarter Merchant/DBA/DMKA v. SBC Energy et al., Charles Norton 518558/2025	Loan Guarantee	Superior Court of New York King's County 333 West Commercial Street East Rochester, NY 14445	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

☐ No. Go to line 11.

☒ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
Lauring Enterprises, LLC 23 Brigham Rd Worcester, MA 01609	Explain what happened Assets in the name of Charles Norton	6/23/2025	Unknown
<input checked="" type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied.			

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No

☐ Yes

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Case number (if known) **25-11271****Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☐ No☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address: Michelle Millos 34 Washington St Wellesley Hills, MA 02481 Person's relationship to you:	Wedding gift	12/18/23	\$1,000.00
Jen Burke 116 Hawking St Plainville, MA 02762 Person's relationship to you:	Wedding gift	9/3/24	\$1,000.00
Tami Bradley 40330 Tantalus Road Squamish, BC Canada Person's relationship to you:	Swiss air ticket	2/24/25	\$4,047.80
Tami Bradley 40330 Tantalus Rd Squamish, BC Canada Person's relationship to you:	Swiss Air plane	10/7/24	\$4,240.01
Jenn Raimie 610 West 16th St New York, NY 10032 Person's relationship to you:	Swiss air	10/7/24	\$4,590.01
Kevin Wagner 34 Washington St Wellesley Hills, MA 02481 Person's relationship to you:	Birthday gift	9/3/24	\$750.00
Casey Norton 38558 Westway Ave. Squamish, BC Person's relationship to you:	2008 Toyota Land Cruiser		\$11,000.00
Casey Norton 38558 Westway Ave. Squamish, BC Person's relationship to you:	Fountain Green Horse Board	12/27/24	\$4,284.80

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Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address: Rylee Norton 337 Jackson Place Apt B Golden, CO 80403	Surf Trip	12/27/24	\$1,545.00
Person's relationship to you:			
Rylee Norton 337 Jackson Place Apt B Golden, CO 80403	Leadville Accommodations	11/12/24	\$1,617.86
Person's relationship to you:			
Rylee Norton 337 Jackson Place Apt B Golden, CO 80403	Ski (Vail)	9/3/24	\$1,005.00
Person's relationship to you:			
Rylee Norton 337 Jackson Place Apt B Golden, CO 80403	Vail Resorts	9/30/24	\$1,005.00
Person's relationship to you:			
Rylee Norton 337 Jackson Place Apt B Golden, CO 80403	Airbnb	11/12/24	\$1,617.86
Person's relationship to you:			
Casey Norton 38558 Westway Ave. Canada V8BOW4 Squamish, BC	Home Gift	12/2/24	\$1,030.00
Person's relationship to you:			
Casey Norton 38558 Westway Ave. Canada V8BOW4 Squamish, BC	Home Transport Canada	3/19/25	\$10,022.00
Person's relationship to you:			
Casey Norton 38558 Westway Ave. Canada V8BOW4 Squamish, BC	Horse Board	6/2/23, 10/12/23, 12/6/23, 2/20/24, 4/9/24, 5/29/24	\$4,500.00
Person's relationship to you:			
Casey Norton 38558 Westway Ave. Canada V8BOW4 Squamish, BC	Horse Board	6/30/24, 8/23/24	\$3,000.00
Person's relationship to you:			

Debtor 1 **Charles Norton**

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Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address: Casey Norton 38558 Westway Ave. Canada V8BOW4 Squamish, BC	Horse Board	2/12/25	\$2,250.00
Person's relationship to you:			
Rylee Norton 337 Jackson Place Apt B Golden, CO 80403	Camping Equipment	6/2/23	\$2,050.00
Person's relationship to you:			
Kyle/Brenna Norton 806 Tohnne Dodds Blvd. Suite 100 MTI Pleasant, TX 79464	Wedding Gift	8/22/24	\$1,000.00
Person's relationship to you:			
William Demprey 108 Pebble Ave North Falmouth, MA 02556	College Tuition - daughters	10/12/23	\$30,000.00
Person's relationship to you:			
William Demprey 108 Pebble Ave North Falmouth, MA 02556	College tuition daughters	12/4/24	\$10,000.00
Person's relationship to you:			
Rylee Norton 337 Jackson Place Apt B Golden, CO 80403	College guidance	1/24/24	\$4,250.00
Person's relationship to you:			
Rylee Norton 337 Jackson Place Apt B Golden, CO 80403	Furniture	2/13/24	\$4,718.00
Person's relationship to you:			
Rylee Norton 337 Jackson Place Apt B Golden, CO 80403	vet services	3/13/24	\$810.96
Person's relationship to you:			
Rylee Norton 337 Jackson Place Apt B Golden, CO 80403	College Guidance	4/2/24	\$4,250.00
Person's relationship to you:			

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address: Rylee Norton 337 Jackson Place Apt B Golden, CO 80403	Camper	7/8/23	\$3,292.13
Person's relationship to you:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☐ No☒ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Optical Heritage Museum 368 Main St Ste 1 Southbridge, MA 01550		12/23/2023	\$508.00
Mass General Brigham McLean Hospital 115 Mill St Belmont, MA 02478		Dec 2023	\$250.00
Wellsley Fire Fighters Relief PO Box 81045 Wellesley, MA 02481		2/21/2023	\$100.00
UMass Memorial Health One Biotech Park 365 Plantation St Worcester, MA 01605		5/21/2024	\$5,250.00
Dover Pond Conservation Trust PO Box 562 Dover, MA 02030	Credit Card	11/15/2024	\$250.00
Appalachian MTN Club	Credit	9/27/2024	\$500.00
Stone Clinic 3727 Buchanan Street San Francisco, CA 94123			\$500.00
Proctor Academy PO Box 500 204 Main Street Andover, NH 03216		5/10/2024	\$500.00
St. John's Food for the Poor Program 20 Temple Street Worcester, MA 01604	Credit Card	4/12/2024	\$300.00
Rodman For Kids 10 Lincoln Rd. #205 Foxboro, MA 02035		9/19/24	\$1,022.50

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Worcester Art Meuseum 53 Salisbury St Worcester, MA 01609	Donation	10/26/23	\$1,000.00
Umass Memorial HealthCare 28 Lincoln Street Worcester, MA 01605	Fundraiser	5/3/24	\$5,250.00
Best Buddies 529 Main Street Suite 202 Charlestown, MA 02129	Fundraising - Bike Ride	5/29/24	\$1,014.50
Change for Disabled Kids	Fundraiser	11/18/24	\$1,120.00
GoFundMe	Fundraiser for fire victims in Los Angeles	11/12/24	\$1,180.00
Noble & Greenough School 10 Campus Drive Dedham, MA 02026	Graduate Fund		\$5,000.00

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
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Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Rosenberg & Weinberg 805 Turnpike Street North Andover, MA 01845		5/15/25 5/29/25 6/4/25	\$21,090.00

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17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

- ☐ No
☒ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Pollack & Flanders, LLP 20 Park Plaza Suite 605 Boston, MA 02116		4/27/25	\$10,000.00

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
☒ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you Jane E Norton 157 Centre Street Dover, MA 02030 Wife	Charles Norton's Interest in 157 Centre street Dover, MA and 17 Mashpee Way North Falmouth, MA. \$1,500,000	Divorce Settlement	4/20/2025

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
JP Morgan Chase 270 Pack Avenue New York, NY 10017	XXXX-4668	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input checked="" type="checkbox"/> Other <u>Banking</u> <u>Account</u>		\$36,251.93

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No

☐ Yes. Fill in the details.

Name of Financial Institution

Address (Number, Street, City, State and ZIP Code)

Who else had access to it?

Address (Number, Street, City, State and ZIP Code)

Describe the contents

Do you still have it?

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☐ No

☒ Yes. Fill in the details.

Name of Storage Facility

Address (Number, Street, City, State and ZIP Code)

Who else has or had access to it?

Address (Number, Street, City, State and ZIP Code)

Describe the contents

Do you still have it?

Extra Storage Space
137 Rumford Ave
Auburndale, MA 02466

Patricia Castillo
2 Benjamin Place
Brookline, MA 02446

Landlord furniture from
condominium Norton was
leasing

☒ No
☐ Yes

Worcester Business Center
67 Millbrooke Street
Worcester, MA

David Woodbury
Ben Woodbury
67 Millbrooke Street
Worcester MA

Personal and property
records

☐ No
☒ Yes

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

Owner's Name

Address (Number, Street, City, State and ZIP Code)

Where is the property?

(Number, Street, City, State and ZIP Code)

Describe the property

Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

Name of site

Address (Number, Street, City, State and ZIP Code)

Governmental unit

Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

☒ No

☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No

☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)

☐ A partner in a partnership

☐ An officer, director, or managing executive of a corporation

☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed EIN: From-To
Franklin Advisors Southbridge, LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 04-3512405 From-To 4/7/2000
Southbridge Hotel Investors, LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 92-0949536 From-To 11/1/2022
Southbridge Conference Investors, LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 88-4260320 From-To 11/1/2022
Southbridge Associates II, LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 45-0492051 From-To 2/6/2003

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Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
Franklin Advisors Southbridge II, LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	Dates business existed EIN: 20-3622740 From-To 10/14/2025
Southbridge Associates III, LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: Unknown From-To Unknown
Southbridge Housing, LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 82-3829095 From-To 12/4/2017
Southbridge Housing II, LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: Unknown From-To Unknown
SBC Energy, LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 47-1713488 From-To 8/5/2014
Southbridge Investments, LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 82-1541549 From-To 5/16/2017
Franklin Realty Advisors LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 47-1700547 From-To 8/1/2014
2 Mercantile Associates, LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 85-0601911 From-To

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Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
Wellesley Front, LLC 396 Washington St., Ste 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	Dates business existed EIN: 47-5074072 From-To 10/14/2015
Southbridge Associates, LLC 396 Washington Street, Suite 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 04-3492175 From-To 4/11/2000-
Southbridge Associates IV 396 Washington Street, Suite 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 83-1150223 From-To 7/3/2018-
Southbridge Associates V, LLC 396 Washington Street, Suite 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 83-1166726 From-To 7/9/2018
Southbridge Associates VI, LLC 396 Washington Street, Suite 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 83-1188828 From-To 7/10/2018-
Southbridge Associates VII, LLC 396 Washington Street, Suite 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 83-1631628 From-To 8/16/2018
Southbridge Associates VIII, LLC 396 Washington Street, Suite 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 36-4919788 From-To 1/16/2019-
Southbridge Associates IX, LLC 396 Washington Street, PMB 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 87-1305366 From-To 6/17/2021

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Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
Southbridge Associates X, LLC 396 Washington Street, Suite 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 92-1293164 From-To 12/9/2022
Southbridge Associates XI, LLC 396 Washington Street, Suite 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 93-2393530 From-To 7/5/2023
Southbridge Associates XII, LLC 396 Washington Street, Suite 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 93-2350347 From-To 7/13/2023
Southwest Associates, LLC 396 Washington Street, Suite 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 92-0437915 From-To 10/20/2022
Worcester Business Center, LLC 396 Washington Street, Suite 319 Wellesley, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 26-3780129 From-To 3/20/2007
WBC Holding Company LLC 396 Washington Street, Suite 319 Wellesley, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 20-8679928 From-To 3/21/2007
WBC Investments, LLC 396 Washington Street, Suite 319 Wellesley Hills, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 84-3724692 From-To 12/31/2019
Front Street JV, LLC 396 Washington Street, Suite 319 Wellesley, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 30-0882563 From-To 10/14/2015

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Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
Mercantile Ventures, LLC 396 Washington Street, Suite 319 Wellesley, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	Dates business existed EIN: 83-2466221 From-To 10/10/2018
Mercantile Capital, LLC 396 Washington Street, Suite 319 Wellesley, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 47-4675375 From-To 9/15/2015
Front Street Capital, LLC 396 Washington Street, Suite 319 Wellesley, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 47-4675375 From-To 10/14/2015
120 Mercantile Center, LLC 396 Washington Street, Suite 319 Wellesley, MA 02481	Real Estate Tulis Miller & Co. 101 Federal St. Ste 1900 Boston, MA 02110	EIN: 83-2401318 From-To 11/15/2018

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☐ No

☒ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
Cornerstone Bank 253-257 Main Street Southbridge, MA 01550	4/26/24 3/1/24
Websterfive 35 Millbury Street Auburn, MA 01501	8/26/24 12/10/24
X-Caliber 3 W Main Street Irvington, NY 10533	2/28/25 4/5/24
Savers Bank 270 Main St PO Box 250 Southbridge, MA 01550	9/16/24

Debtor 1 Charles NortonCase number (if known) 25-11271**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Charles Norton

Charles Norton

Signature of Debtor 1

Signature of Debtor 2Date July 18, 2025

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?☒ No☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).